

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1 - 13 (Cancelled)

14. (Currently Amended) A method for analyzing an electronic record of a loan pool wherein the loan pool includes an electronic record of at least one loan having an associated property, the method comprising:

employing at least one processing unit in communication with a database, accessing the database storing an electronic record of a securitized loan pool with an electronic record of a plurality of loans, each of the plurality of loans including an associated property;

employing the at least one processor, obtaining an estimated liquidation time between a last interest paid date for the at least one loan and a receipt of a net proceeds from a sale of the property after a foreclosure of the loan, the last interest paid date being the last date that a payment was received on the loan before entering foreclosure, wherein the operation of obtaining an estimated liquidation time includes applying a liquidation time value decision tree, wherein the liquidation time value decision tree includes a plurality of time factors that account for the time associated with events that effect the liquidation time for the loan, the application of the liquidation time value decision tree including summing each time factor applicable to the loan, the plurality of time factors including at least:

a first time factor to account for a payment plan associated with the at least one loan;

a second time factor to account for a bankruptcy proceeding associated with the at least one loan;

a third time factor to account for litigation associated with the at least one loan;

a fourth time factor to account for foreclosure proceedings associated with the at least one loan;

a fifth time factor to account for a delinquency status of the at least one loan; and

a sixth time factor to account for a marketing period to sell the property;

employing the at least one processor, associating the estimated liquidation time with the electronic record of the at least one loan; and

employing the at least one processor, applying at least one liquidation time filter to the electronic record of the loan pool to identify each at least one loan with a specified estimated liquidation time,

employing the at least one processor, providing a loss mitigation action for the loan pool based on an assessment of each of the at least one loans having the specified estimated liquidation time, the loss mitigation action comprising at least one of identifying an underperforming loan servicer associated with the at least one loan, identifying a delay in a foreclosure proceeding associated with the at least one loan, identifying a delay in a bankruptcy proceeding associated with the at least one loan, and identifying a delay associated with a litigation associated with the least one loan.

15. (Canceled)

16. (Currently Amended) The method of claim 14 wherein the operation of applying a liquidation time value decision tree includes obtaining ~~[[a]]~~ the first time factor to account for ~~[[a]]~~ the payment plan associated with the at least one loan;

wherein the operation of associating further includes associating the first time factor with the electronic record of the at least one loan; and

wherein the operation of applying includes applying a payment plan liquidation time filter to identify each at least one loan with a specified first time factor to account for a payment plan.

17. (Original) The method of claim 16 further including the operation of applying the payment plan liquidation time filter to identify each at least one loan that exceeds the specified first time factor.

18. (Original) The method of claim 16 wherein the operation of obtaining a first time factor to account for a payment plan includes:

determining an end date for the payment plan;

determining a current date;

subtracting the current date from the end date for the payment plan; and

wherein the operation of subtracting generates the first time factor to account for a payment plan.

19. (Currently Amended) The method of claim 14 wherein the operation of applying a liquidation time value decision tree includes obtaining ~~[[a]]~~ the second time factor to account for ~~[[a]]~~ the bankruptcy proceeding associated with the at least one loan;

wherein the operation of associating further includes associating the second time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a bankruptcy liquidation time filter to identify each at least one loan with a specified second time factor to account for a bankruptcy.

20. (Original) The method of claim 19 further including the operation of applying the bankruptcy liquidation time filter to identify each at least one loan that exceeds the specified second time factor.

21. (Original) The method of claim 20 wherein the operation of obtaining a second time factor to account for a bankruptcy proceeding associated with the at least one loan includes:

determining whether a chapter thirteen bankruptcy proceeding, a chapter seven bankruptcy proceeding, a chapter twelve bankruptcy proceeding, or another chapter bankruptcy proceeding is associated with the at least one loan;

setting the second time factor to three months if the chapter thirteen bankruptcy proceeding is associated with the at least one loan;

setting the second time factor to six months if the chapter seven bankruptcy proceeding is associated with the at least one loan;

setting the second time factor to twelve months if the chapter eleven bankruptcy proceeding is associated with the at least one loan; and

setting the second time factor to three months if another bankruptcy proceeding or an unidentified bankruptcy proceeding is associated with the at least one loan.

22. (Currently Amended) The method of claim 14 wherein the operation of applying a liquidation time value decision tree includes obtaining ~~[[a]]~~ the third time factor to account for litigation associated with the at least one loan;

wherein the operation of associating further includes associating the third time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a litigation liquidation time filter to identify each at least one loan with a specified third time factor to account for litigation.

23. (Original) The method of claim 22 further including the operation of applying the litigation liquidation time filter to identify each at least one loan that exceeds the specified third time factor.

24. (Original) The method of claim 23 wherein the operation of obtaining a third time factor to account for litigation associated with the at least one loan includes:

determining if there is litigation associated with the at least one loan, and

setting the third time factor to twelve months if there is litigation associated with the at least one loan.

25. (Currently Amended) The method of claim 14 wherein the operation of applying a liquidation time value decision tree includes obtaining [[a]] the fourth time factor to account for foreclosure proceedings associated with the at least one loan;

wherein the operation of associating further includes associating the fourth time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a foreclosure liquidation time filter to identify each at least one loan with a specified fourth time factor to account for foreclosure proceedings.

26. (Original) The method of claim 25 further including the operation of applying the foreclosure liquidation time filter to identify each at least one loan that exceeds the specified fourth time factor.

27. (Original) The method of claim 25 wherein the operation of obtaining a fourth time factor to account for foreclosure proceedings associated with the at least one loan includes:

determining a foreclosure start date;

determining a current date;

subtracting the foreclosure start date from the current date; and

wherein the operation of subtracting yields the fourth time factor.

28. (Currently Amended) The method of claim 14 wherein the operation of applying a liquidation time value decision tree includes obtaining [[a]] the fifth time factor to account for [[a]] the delinquency status of the at least one loan;

wherein the operation of associating further includes associating the fifth time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a delinquency liquidation time filter to identify each at least one loan with a specified fifth time factor to account for delinquency status.

29. (Original) The method of claim 28 further including the operation of applying the delinquency liquidation time filter to identify each at least one loan that exceeds the specified fifth time factor.

30. (Original) The method of claim 28 wherein the operation of determining a fifth time factor to account for a delinquency status of the at least one loan includes:

determining whether the at least one loan has a delinquency status of current, 30 days delinquent, 60 days delinquent, or 90 days delinquent;

setting the fifth time factor to two months if the delinquency status is 30 days delinquent;

setting the fifth time factor to one month if the delinquency status is 60 days delinquent;

setting the fifth time factor to zero months if the delinquency status is 90 days delinquent;

and setting the fifth time factor to three months if the delinquency status is current.

31. (Currently Amended) The method of claim 14 wherein the operation of applying a liquidation time value decision tree includes obtaining [[a]] the sixth time factor to account for [[a]] the marketing period to sell the property;

wherein the operation of associating further includes associating the sixth time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a marketing period liquidation time filter to identify each at least one loan with a specified sixth time factor to account for a marketing period.

32. (Original) The method of claim 31 further including the operation of applying the marketing period estimated liquidation time filter to identify each at least one loan that exceeds the specified sixth time factor.

33. (Original) The method of claim 31 wherein the operation of determining a sixth time factor to account for a marketing period to sell the property includes:

determining if an eviction is required;

adding two months to the sixth time factor if the eviction is required;

determining if the property is a co-op;

adding three months to the sixth time factor if the property is a co-op;

determining if the property is located in a depressed region;

adding twelve months to the sixth time factor if the property is in a depressed region;

determining if the property is in bad condition;

adding six months to the sixth time factor if the property is in bad condition;

determining if the property has a value that exceeds a specified value; and

adding two months to the sixth time factor if the property value exceeds the specified

value.

34. (Canceled)

35. (Canceled)

36. (Canceled)

37. (Canceled)

38. (Canceled)

39. (Canceled)

40. (Canceled)

41. (Cancelled)

42. (Cancelled)

43. (Canceled)

44. (Canceled)

45. (Canceled)

46. (Canceled)

47. (Canceled)